

APR 08 2005

[40108/00101]

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) : Steven BECHHOFER et al.  
Serial No. : 09/680,923  
Filing Date : October 6, 2000  
For : SYSTEM AND METHOD FOR MANAGING RISK AND OPPORTUNITY  
Group Art Unit: : 3623  
Examiner : Susanna M. Diaz

Mail Stop: RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT FILED WITH REQUEST  
FOR CONTINUING EXAMINATION (RCE)**

In response to the Final Office Action mailed September 10, 2004, the Applicants filed a notice of Appeal on January 10, 2005. An Appeal Brief was initially due on March 10, 2005. Applicants, in lieu of filing an Appeal Brief, are filing a Request for Continuing Examination (RCE) application. Please enter the following amendments and consider the following remarks in connection with the RCE application: